

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
NORFOLK DIVISION**

**IN RE:**

**VICKIE LYNN MEGAHED**

**CASE NO.: 20-70362-FJS**

**DEBTOR**

**CHAPTER 13**

**NOTICE OF MOTION TO APPROVE PURCHASE NUNC PRO TUNC**

Vickie Lynn Megahed by and through Counsel, has filed documents with the Court to approve purchase in this Chapter 13 case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before 7 days prior to the hearing on this motion, you or your attorney must:

File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

Clerk of Court  
United States Bankruptcy Court  
600 Granby St., 4th Fl.  
Norfolk, VA 23510

You must also mail a copy to:

Genene E. Gardner, Esq.  
The Merna Law Group, P.C.  
621 N. Lynnhaven Road  
Virginia Beach, VA 23452

Genene E. Gardner, Esq., VSB#72258  
The Merna Law Group, P.C.  
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Tel: (757) 340-4895  
Fax: (757) 340-4894  
E-mail: [ggardner@mernalaw.com](mailto:ggardner@mernalaw.com)

Kelly M. Barnhart  
Chapter 13 Trustee  
7021 Harbour View Blvd., Ste. 101  
Suffolk, VA 23435

Vickie Lynn Megahed  
14 Wayland Drive  
Portsmouth, VA 23703

( ) Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing.  
**If no timely response has been filed opposing relief requested, the court may grant the relief without holding a hearing.**

**(X) Attend the hearing on the motion (or objection) scheduled to be held on Tuesday, April 2, 2024 at 10:00 a.m. Chief Judge Santoro's Courtroom, 600 Granby Street, 4th Floor, Courtroom 2, Norfolk, Virginia.**

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: February 27, 2024

Signature, name, address and telephone number of person giving notice:

/s/ Genene E. Gardner  
Genene E. Gardner, Esq. VSB#72258  
The Merna Law Group, P.C.  
621 N. Lynnhaven Road  
Virginia Beach, VA 23452  
(757) 340-4895  
Attorney for Debtor

#### CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Notice was transmitted electronically or sent by regular mail this 27<sup>th</sup> day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner  
Attorney for Debtor

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Comenity Bank  
Ron Ostler, President  
One Righter Parkway, Suite 100  
Wilmington, DE 19803

The Bank of Missouri  
Adrian Breen, Chairman, Pres. & CEO  
916 North Kings Highway  
Perryville, MO 63775

Freedom Mortgage\*  
CT CORPORATION SYSTEM  
4701 COX ROAD, SUITE 285  
Glen Allen, VA 23060-0000

JPMorgan Chase Bank, NA  
James Dimon, CEO  
1111 Polaris Parkway  
Columbus OH 43240-2031

Capital One Financial Corporation  
Richard Fairbank, Chairman, Pres. &  
CEO  
1680 Capital One Drive, Suite 1400  
McLean, VA 22102

Lendmark Financial Services  
c/o CT Corp System  
4701 Cox Road, Suite 285  
Glen Allen, VA 23060

Onemain Financial\*  
CT CORPORATION SYSTEM  
4701 COX RD STE 301  
Glen Allen, VA 23060-0000

Synchrony Financial  
Margaret M. Keane, President & CEO  
170 West Election Road, Suite 125  
Draper, UT 84020

USAA Savings Bank  
Josue Robles, CEO  
3773 Howard Hughes Parkway  
#190n  
Las Vegas, NV 89109

Wells Fargo  
Thomas J. Sloan, Chairman & CEO  
420 Montgomery Street  
San Francisco, CA 94104

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**IN THE UNITED STATES BANKRUPTCY COURT  
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**IN RE:**

**VICKIE LYNN MEGAHED  
DEBTOR**

**CASE NO.: 20-70362-FJS  
CHAPTER 13**

**MOTION TO APPROVE PURCHASE NUNC PRO TUNC**

NOW COMES the debtor, Vickie Lynn Megahed, by counsel, in support of the Motion states as follows:

- 1) This case commenced upon the filing of a voluntary petition under Chapter 13 of Title 11 of the United States Bankruptcy Code in this Court on February 3, 2020 (“Filing Date”).
- 2) An amended Chapter 13 plan was filed on August 31, 2022 and was confirmed on October 18, 2022.
- 3) That the debtor seeks approval, *nunc pro tunc*, to purchase and therefore submits this Motion for approval of the following terms:
  - a. That the debtor requests approval to purchase a 2013 Hyundai Tucson in the amount of \$6,200.00;
  - b. That the vehicle was purchased on January 30, 2024 from third-party sellers, Brent and Meghan Hall.
  - c. That the vehicle purchase was paid for with funds from a previous 401k loan;
- 4) That the debtor believes that this purchase was necessary, proper, and in her best interest.
- 5) That the deadline to file claims expired on April 13, 2020 for non-government claims and on August 3, 2020 for government claims.

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E-mail: [ggardner@mernalaw.com](mailto:ggardner@mernalaw.com)

WHEREFORE, the debtor respectfully requests that this Motion to Purchase be granted as requested and for the purposes hereinabove described.

Respectfully Submitted,

Vickie Lynn Megahed

By: /s/ Genene E. Gardner  
Attorney for Debtor

**CERTIFICATE OF SERVICE**

I hereby certify that a true copy of the foregoing Motion was transmitted electronically or sent by regular mail this 27<sup>th</sup> day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner  
Attorney for Debtor

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One Righter Parkway, Suite 100  
Wilmington, DE 19803

The Bank of Missouri  
Adrian Breen, Chairman, Pres. & CEO  
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Synchrony Financial  
Margaret M. Keane, President & CEO  
170 West Election Road, Suite 125  
Draper, UT 84020

USAA Savings Bank  
Josue Robles, CEO  
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Wells Fargo  
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United States Bankruptcy Court

600 Granby St., Room 400

Norfolk, VA 23510-1915

Aurora Financial Group, Inc.

BWW Law Group, LLC

8100 Three Chopt Road

Suite 240

Richmond, VA 23229-4833

Document Page 6 of 8

Ad Astra Recovery Service

7330 W. 33rd Street N. Ste 118

Wichita, KS 67205-9370

Advance Financial 24/7

100 Oceanside Drive

Nashville, TN 37204-2351

Bank of Missouri/Total Card

5109 S Broadband Lane

Sioux Falls, SD 57108-2208

Bon Secours

PO Box 1123

Minneapolis MN 55440-1123

Bon Secours Maryview Medical

PO Box 277199

Atlanta, GA 30384-7199

CB Indigo/GF

P.O. Box 4499

Beaverton, OR 97076-4499

Cash Net USA

200 W. Jackson, Ste 1400

Chicago, IL 60606-6929

(p) FREEDOM FINANCIAL ASSET MANAGEMENT LLC

ATTN BANKRUPTCY DEPARTMENT

PO BOX 2340

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Credit Control Corp

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Newport News, VA 23612-0568

Emergency Phys of Tidewater

P.O. Box 7549

Portsmouth, VA 23707-0549

Freedom Mortgage

6800 Southpoint Parkway

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Freedom Mortgage Corporation

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MONROE LA 71203-4774

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PO Box 3115

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142 Eastern Blvd

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PO BOX 3664

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Medical Transport

P.O. Box 79865

Baltimore, MD 21279-0865

Merchants Acceptance Corp

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Monterey Financial Services

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Portsmouth Fire Rescue &amp; Emerg

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QVC

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West Chester, PA 19380-4262

Quantum3 Group LLC as agent for

Comenity Bank

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Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for

Genesis FS Card Services Inc

PO Box 788

Kirkland, WA 98083-0788

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Advance Financial

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Speedy Cash

4915 Moreno Avenue

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Synchrony Bank

c/o PRA Receivables Management, LLC

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Norfolk VA 23541-1021

TBOM/ATLS/Fortiva MC

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The Bank of Missouri

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Chapter 12/13 Trustee

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Wilmington, DE 19850-0000

Lendmark Financial Services LLC  
2118 Usher Street  
Covington, Georgia 30014

Portfolio Recovery Associates, LLC  
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Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) FREEDOM MORTGAGE CORPORATION

End of Label Matrix	
Mailable recipients	55
Bypassed recipients	1
Total	56